

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

PETER J CICHON  
PHYLLIS CICHON  
Debtor(s)

Case No. 07-11497

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/27/2007.
- 2) The plan was confirmed on 10/17/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/26/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/29/2008, 05/07/2009, 04/26/2010.
- 5) The case was converted on 05/26/2010.
- 6) Number of months from filing to last payment: 33.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$94,100.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

|  |             |
|--|-------------|
| Total paid by or on behalf of the debtor | \$38,022.04 |
| Less amount refunded to debtor           | \$0.00      |

**NET RECEIPTS:** **\$38,022.04**

**Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$2,354.00 |
| Court Costs                           | \$0.00     |
| Trustee Expenses & Compensation       | \$2,026.99 |
| Other                                 | \$0.00     |

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,380.99**

Attorney fees paid and disclosed by debtor: \$646.00

**Scheduled Creditors:**

| Creditor Name                 | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| B REAL LLC                    | Unsecured | 41,984.00       | 45,344.84      | 45,344.84     | 0.00           | 0.00      |
| BECKET & LEE LLP              | Unsecured | 6,103.00        | 6,103.38       | 6,103.38      | 0.00           | 0.00      |
| CHASE BANK USA                | Unsecured | 402.00          | 499.55         | 499.55        | 0.00           | 0.00      |
| CHASE BANK USA                | Unsecured | 290.00          | 380.56         | 380.56        | 0.00           | 0.00      |
| CHRYSLER FINANCIAL SVC AMERIC | Secured   | 13,270.39       | 13,270.39      | 13,270.39     | 12,225.34      | 1,749.86  |
| CHRYSLER FINANCIAL SVC AMERIC | Secured   | 10,387.39       | 10,387.39      | 10,387.39     | 9,788.69       | 1,356.07  |
| CHRYSLER FINANCIAL SVC AMERIC | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| CITIMORTGAGE INC              | Secured   | 10,000.00       | 9,221.24       | 9,221.24      | 2,896.48       | 0.00      |
| CITIMORTGAGE INC              | Secured   | NA              | NA             | NA            | 0.00           | 0.00      |
| DISCOVER BANK                 | Unsecured | 9,603.00        | 10,115.18      | 10,115.18     | 0.00           | 0.00      |
| ECAST SETTLEMENT CORP         | Unsecured | 2,607.00        | 2,642.32       | 2,642.32      | 0.00           | 0.00      |
| ECAST SETTLEMENT CORPORATION  | Unsecured | 220.00          | 290.49         | 290.49        | 0.00           | 0.00      |
| ECAST SETTLEMENT CORPORATION  | Unsecured | 364.00          | 438.21         | 438.21        | 0.00           | 0.00      |
| ECAST SETTLEMENT CORPORATION  | Unsecured | 25,660.00       | 27,068.78      | 27,068.78     | 0.00           | 0.00      |
| GB HOME EQUITY                | Secured   | NA              | NA             | NA            | 0.00           | 0.00      |
| GMAC PAYMENT CENTER           | Secured   | 5,215.00        | 5,215.00       | 5,215.00      | 5,211.17       | 413.44    |
| GMAC PAYMENT CENTER           | Unsecured | NA              | 1,380.83       | 1,380.83      | 0.00           | 0.00      |
| NICOR GAS                     | Unsecured | 900.00          | NA             | NA            | 0.00           | 0.00      |
| PORTFOLIO RECOVERY ASSOC      | Unsecured | 6,302.00        | 6,955.89       | 6,955.89      | 0.00           | 0.00      |
| RESURGENT CAPITAL SERVICES    | Unsecured | 2,237.00        | 2,444.24       | 2,444.24      | 0.00           | 0.00      |
| RESURGENT CAPITAL SERVICES    | Unsecured | 475.00          | 614.67         | 614.67        | 0.00           | 0.00      |
| RESURGENT CAPITAL SERVICES    | Unsecured | 2,043.00        | 260.52         | 260.52        | 0.00           | 0.00      |
| US DEPT OF EDUCATION          | Unsecured | 5,266.00        | NA             | NA            | 0.00           | 0.00      |
| US SMALL BUSINESS ADMIN       | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |

| <b>Summary of Disbursements to Creditors:</b> |                          |                           |                          |
|---|--------------------------|---------------------------|--------------------------|
|   | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Interest<br/>Paid</u> |
| <b>Secured Payments:</b>                      |                          |                           |                          |
| Mortgage Ongoing                              | \$0.00                   | \$0.00                    | \$0.00                   |
| Mortgage Arrearage                            | \$9,221.24               | \$2,896.48                | \$0.00                   |
| Debt Secured by Vehicle                       | \$28,872.78              | \$27,225.20               | \$3,519.37               |
| All Other Secured                             | \$0.00                   | \$0.00                    | \$0.00                   |
| <b>TOTAL SECURED:</b>                         | <b>\$38,094.02</b>       | <b>\$30,121.68</b>        | <b>\$3,519.37</b>        |
| <b>Priority Unsecured Payments:</b>           |                          |                           |                          |
| Domestic Support Arrearage                    | \$0.00                   | \$0.00                    | \$0.00                   |
| Domestic Support Ongoing                      | \$0.00                   | \$0.00                    | \$0.00                   |
| All Other Priority                            | \$0.00                   | \$0.00                    | \$0.00                   |
| <b>TOTAL PRIORITY:</b>                        | <b>\$0.00</b>            | <b>\$0.00</b>             | <b>\$0.00</b>            |
| <b>GENERAL UNSECURED PAYMENTS:</b>            | <b>\$104,539.46</b>      | <b>\$0.00</b>             | <b>\$0.00</b>            |

|                              |                           |
|------------------------------|---------------------------|
| <b>Disbursements:</b>        |                           |
| Expenses of Administration   | <u>\$4,380.99</u>         |
| Disbursements to Creditors   | <u>\$33,641.05</u>        |
| <b>TOTAL DISBURSEMENTS :</b> | <b><u>\$38,022.04</u></b> |

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/30/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.